

<i>SERFF Tracking Number:</i>	<i>CHUB-125759665</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Chubb Indemnity Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$25</i>
<i>Company Tracking Number:</i>	<i>08-C-22-RR</i>		
<i>TOI:</i>	<i>16.0 Workers Compensation</i>	<i>Sub-TOI:</i>	<i>16.0000 WC Sub-TOI Combinations</i>
<i>Product Name:</i>	<i>Workers' Compensation</i>		
<i>Project Name/Number:</i>	<i>Terrorism and Catastrophe/08-C-22-RR</i>		

Filing at a Glance

Companies: Chubb Indemnity Insurance Company, Federal Insurance Company, Great Northern Insurance Company, Pacific Indemnity Company, Vigilant Insurance Company

Product Name: Workers' Compensation	SERFF Tr Num: CHUB-125759665	State: Arkansas
TOI: 16.0 Workers Compensation	SERFF Status: Closed	State Tr Num: EFT \$25
Sub-TOI: 16.0000 WC Sub-TOI Combinations	Co Tr Num: 08-C-22-RR	State Status: Fees verified and received
Filing Type: Rate	Co Status:	Reviewer(s): Betty Montesi, Carol Stiffler
	Author: Jade McDermott	Disposition Date: 08/04/2008
	Date Submitted: 08/04/2008	Disposition Status: Approved
Effective Date Requested (New): 09/01/2008		Effective Date (New): 09/01/2008
Effective Date Requested (Renewal): 09/01/2008		Effective Date (Renewal):
State Filing Description:		

General Information

Project Name: Terrorism and Catastrophe	Status of Filing in Domicile: Not Filed
Project Number: 08-C-22-RR	Domicile Status Comments:
Reference Organization: NCCI	Reference Number: Countrywide Item B-1407
Reference Title: Catastrophe Provisions Miscellaneous Values, Rules and Statistical Codes	Advisory Org. Circular:
Filing Status Changed: 08/04/2008	
State Status Changed: 08/04/2008	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	

NCCI has filed and received approval for Miscellaneous Values concerning Catastrophe provisions in Arkansas. In the Countrywide Item B-1407 "Catastrophe Provisions Miscellaneous Values, Rules and Statistical Codes", a loss cost of \$0.01 per \$100 of payroll was approved for Terrorism and a loss cost of \$0.01 was approved for Catastrophe (other than Certified Acts of Terrorism) in Arkansas.

<i>SERFF Tracking Number:</i>	<i>CHUB-125759665</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Chubb Indemnity Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$25</i>
<i>Company Tracking Number:</i>	<i>08-C-22-RR</i>		
<i>TOI:</i>	<i>16.0 Workers Compensation</i>	<i>Sub-TOI:</i>	<i>16.0000 WC Sub-TOI Combinations</i>
<i>Product Name:</i>	<i>Workers' Compensation</i>		
<i>Project Name/Number:</i>	<i>Terrorism and Catastrophe/08-C-22-RR</i>		

We intend to adopt the loss costs with our currently approved multiplier in Federal (1.667). The resulting Terrorism rate of \$0.02 per \$100 of payroll and Catastrophe rate of \$0.02 per \$100 of payroll is not subject to further rating modifications and will be applicable in all companies.

We would like this filing to be effective 9/1/08.

Company and Contact

Filing Contact Information

Jane Gutman, Unit Manager	jgutman@chubb.com
202 Hall's Mill Road	(908) 572-4422 [Phone]
Whitehouse Station, NJ 08889-1650	(908) 572-4820[FAX]

Filing Company Information

Chubb Indemnity Insurance Company	CoCode: 12777	State of Domicile: New York
202 Hall's Mill Road	Group Code: 38	Company Type:
P.O. Box 1650		
Whitehouse Station, NJ 08889-1650	Group Name:	State ID Number:
(908) 572-4422 ext. [Phone]	FEIN Number: 22-3291862	

Federal Insurance Company	CoCode: 20281	State of Domicile: Indiana
202 Hall's Mill Road	Group Code: 38	Company Type:
P.O. Box 1650		
Whitehouse Station, NJ 08889-1650	Group Name:	State ID Number:
(908) 572-4422 ext. [Phone]	FEIN Number: 13-1963496	

Great Northern Insurance Company	CoCode: 20303	State of Domicile: Indiana
202 Hall's Mill Road	Group Code: 38	Company Type:
P.O. Box 1650		
Whitehouse Station, NJ 08889-1650	Group Name:	State ID Number:
(908) 572-4422 ext. [Phone]	FEIN Number: 41-0729473	

Pacific Indemnity Company	CoCode: 20346	State of Domicile: Wisconsin
202 Hall's Mill Road	Group Code: 38	Company Type:
P.O. Box 1650		

SERFF Tracking Number: CHUB-125759665 *State:* Arkansas
First Filing Company: Chubb Indemnity Insurance Company, ... *State Tracking Number:* EFT \$25
Company Tracking Number: 08-C-22-RR
TOI: 16.0 Workers Compensation *Sub-TOI:* 16.0000 WC Sub-TOI Combinations
Product Name: Workers' Compensation
Project Name/Number: Terrorism and Catastrophe/08-C-22-RR

Whitehouse Station, NJ 08889-1650 (908) 572-4422 ext. [Phone]	Group Name: FEIN Number: 95-1078160 -----	State ID Number:
Vigilant Insurance Company 202 Hall's Mill Road P.O. Box 1650	CoCode: 20397 Group Code: 38	State of Domicile: New York Company Type:
Whitehouse Station, NJ 08889-1650 (908) 572-4422 ext. [Phone]	Group Name: FEIN Number: 13-1963495 -----	State ID Number:

SERFF Tracking Number: CHUB-125759665 State: Arkansas

First Filing Company: Chubb Indemnity Insurance Company, ... State Tracking Number: EFT \$25

Company Tracking Number: 08-C-22-RR

TOI: 16.0 Workers Compensation Sub-TOI: 16.0000 WC Sub-TOI Combinations

Product Name: Workers' Compensation

Project Name/Number: Terrorism and Catastrophe/08-C-22-RR

Filing Fees

Fee Required? Yes

Fee Amount: \$25.00

Retaliatory? No

Fee Explanation:

Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Chubb Indemnity Insurance Company	\$0.00	08/04/2008	
Federal Insurance Company	\$25.00	08/04/2008	21762754
Great Northern Insurance Company	\$0.00	08/04/2008	
Pacific Indemnity Company	\$0.00	08/04/2008	
Vigilant Insurance Company	\$0.00	08/04/2008	

<i>SERFF Tracking Number:</i>	<i>CHUB-125759665</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Chubb Indemnity Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$25</i>
<i>Company Tracking Number:</i>	<i>08-C-22-RR</i>		
<i>TOI:</i>	<i>16.0 Workers Compensation</i>	<i>Sub-TOI:</i>	<i>16.0000 WC Sub-TOI Combinations</i>
<i>Product Name:</i>	<i>Workers' Compensation</i>		
<i>Project Name/Number:</i>	<i>Terrorism and Catastrophe/08-C-22-RR</i>		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Carol Stiffler	08/04/2008	08/04/2008

SERFF Tracking Number:	CHUB-125759665	State:	Arkansas
First Filing Company:	Chubb Indemnity Insurance Company, ...	State Tracking Number:	EFT \$25
Company Tracking Number:	08-C-22-RR		
TOI:	16.0 Workers Compensation	Sub-TOI:	16.0000 WC Sub-TOI Combinations
Product Name:	Workers' Compensation		
Project Name/Number:	Terrorism and Catastrophe/08-C-22-RR		

Disposition

Disposition Date: 08/04/2008
Effective Date (New): 09/01/2008
Effective Date (Renewal):
Status: Approved
Comment:

Rate data does NOT apply to filing.

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	0.000%
Effect of Rate Filing-Written Premium Change For This Program	\$0
Effect of Rate Filing - Number of Policyholders Affected	0

SERFF Tracking Number: CHUB-125759665 State: Arkansas
 First Filing Company: Chubb Indemnity Insurance Company, ... State Tracking Number: EFT \$25
 Company Tracking Number: 08-C-22-RR
 TOI: 16.0 Workers Compensation Sub-TOI: 16.0000 WC Sub-TOI Combinations
 Product Name: Workers' Compensation
 Project Name/Number: Terrorism and Catastrophe/08-C-22-RR

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	NAIC Loss Cost Filing Document for Workers' Compensation	Approved	Yes
Supporting Document	NAIC loss cost data entry document	Approved	Yes
Supporting Document	Actuarial Memorandum	Approved	Yes
Rate	Federal Insurance Company - Workers' Compensation and Employers' Liability Rates & Rating Values	Approved	Yes
Rate	Vigilant Insurance Company - Workers' Compensation and Employers' Liability Rates & Rating Values	Approved	Yes
Rate	Great Northern Insurance Company - Workers' Compensation and Employers' Liability Rates & Rating Values	Approved	Yes
Rate	Pacific Indemnity Company - Workers' Compensation and Employers' Liability Rates & Rating Values	Approved	Yes
Rate	Chubb Indemnity Insurance Company - Workers' Compensation and Employers' Liability Rates & Rating Values	Approved	Yes

<i>SERFF Tracking Number:</i>	<i>CHUB-125759665</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Chubb Indemnity Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$25</i>
<i>Company Tracking Number:</i>	<i>08-C-22-RR</i>		
<i>TOI:</i>	<i>16.0 Workers Compensation</i>	<i>Sub-TOI:</i>	<i>16.0000 WC Sub-TOI Combinations</i>
<i>Product Name:</i>	<i>Workers' Compensation</i>		
<i>Project Name/Number:</i>	<i>Terrorism and Catastrophe/08-C-22-RR</i>		

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: CHUB-125759665 State: Arkansas
First Filing Company: Chubb Indemnity Insurance Company, ... State Tracking Number: EFT \$25
Company Tracking Number: 08-C-22-RR
TOI: 16.0 Workers Compensation Sub-TOI: 16.0000 WC Sub-TOI Combinations
Product Name: Workers' Compensation
Project Name/Number: Terrorism and Catastrophe/08-C-22-RR

Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:	
Approved	Federal Insurance Company - Workers' Compensation and Employers' Liability Rates & Rating Values	Arkansas Page 7 effective September 1, 2008	Replacement	AR-PC-07-024832	Page 7 Federal.pdf
Approved	Vigilant Insurance Company - Workers' Compensation and Employers' Liability Rates & Rating Values	Arkansas Page 7 effective September 1, 2008	Replacement	AR-PC-07-024832	Page 7 Vigilant.pdf
Approved	Great Northern Insurance Company - Workers' Compensation and Employers' Liability Rates & Rating Values	Arkansas Page 7 effective September 1, 2008	Replacement	AR-PC-07-024832	Page 7 Great Northern.pdf
Approved	Pacific Indemnity Company - Workers' Compensation and Employers' Liability Rates & Rating Values	Arkansas Page 7 effective September 1, 2008	Replacement	AR-PC-07-024832	Page 7 Pacific Indemnity.pdf
Approved	Chubb Indemnity Insurance Company - Workers' Compensation and Employers' Liability	Arkansas Page 7 effective September 1, 2008	Replacement	AR-PC-07-024832	Page 7 Chubb Indemnity.pdf

<i>SERFF Tracking Number:</i>	<i>CHUB-125759665</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Chubb Indemnity Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$25</i>
<i>Company Tracking Number:</i>	<i>08-C-22-RR</i>		
<i>TOI:</i>	<i>16.0 Workers Compensation</i>	<i>Sub-TOI:</i>	<i>16.0000 WC Sub-TOI Combinations</i>
<i>Product Name:</i>	<i>Workers' Compensation</i>		
<i>Project Name/Number:</i>	<i>Terrorism and Catastrophe/08-C-22-RR</i>		

Rates & Rating Values

Effective September 1, 2008

Code 1005:	Includes a non-ratable disease element of \$5.43. (For coverage written separately for federal benefits only, \$3.58. For coverage written separately for state benefits only, \$1.85.)
Code 1016:	Includes a non-ratable disease element of \$21.70. (For coverage written separately for federal benefits only, \$14.30. For coverage written separately for state benefits only, \$7.40.) It includes a catastrophe loading of \$0.13. Refer to the Manual of Underground Coal Mine Rules, Classifications, and Rates for the rules applicable to the use of this classification code.
Code 6702:	Rate and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class rate and elr each x 1.215.
Code 6703:	Rate and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class rate x 2.175 and elr x 2.032.
Code 6704:	Rate and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class rate and elr each x 1.35.
Code 7409:	The ELR on the rate page is based on payroll subject to a maximum of \$750 per week per employee. Payroll is subject to a maximum of \$600 per week per employee effective January 1, 2005. An ELR of 7.71 should be applied to policies with effective dates on or after January 1, 2005 (\$600 payroll limitation). An ELR of 15.43 should be applied to policies with effective dates prior to January 1, 2005 (\$300 payroll limitation).
Code 7420:	Payroll is subject to a maximum of \$750 per week per employee effective July 1, 2008. The ELR on the rate page should be applied to policies with effective dates on or after July 1, 2008 (\$750 payroll limitation). An ELR of 7.71 should be applied to policies with effective dates prior to July 1, 2008 (\$600 payroll limitation). An ELR of 5.65 should be applied to policies with effective dates prior to July 1, 2006 (uncapped payroll).
Code 8018:	See Arkansas Special Classification for Warehousing-groceries exclusively.
Code 8833:	The ex-medical rate for this classification is \$0.50. A charge of \$0.17 is to be added to this rate whenever this class is applied to a hospital or sanitarium specializing in the treatment of tuberculosis. Apply to the Rating Organization having jurisdiction for the appropriate loading when this class is applied to a General Hospital operating a tubercular ward or department.
Code 9040:	The ex-medical rate for this classification is \$1.85. A charge of \$0.17 is to be added to this rate whenever this class is applied to a hospital or sanitarium specializing in the treatment of tuberculosis. Apply to the Rating Organization having jurisdiction for the appropriate loading when this class is applied to a General Hospital operating a tubercular ward or department.

N This code is part of a ratable / non-ratable group shown below. The statistical non-ratable code and corresponding advisory pure premium are applied in addition to the basic classification when determining premium.

<u>Class Code</u>	<u>Non-Ratable Element Code</u>	<u>Class Code</u>	<u>Non-Ratable Element Code</u>
4771	0771	7431	7453
7405	7445		

MISCELLANEOUS VALUES

Basis of Premium applicable in accordance with the footnote instructions for Code:

7370 - "Taxicab Company":

Employee operated vehicles.....	\$48,893
Leased or rented vehicles.....	\$32,595

7420--"Aviation - Aerial Application, Seeding, Herding, or Scintillometer Surveying - Flying Crew"

Maximum payroll per week per employee.....	\$750
--	-------

Expense constant.....	\$220
-----------------------	-------

Maximum Payroll applicable in accordance with Basic Manual Rule 2-E-1- "Executive Officers" and the Basic Manual footnote instructions for Code 9178--"Athletic Team: Non-Contact Sports,"

Code 9179- "Athletic Team: Contact Sports", and Code 9186--"Carnival-Traveling".....	\$2,500
--	---------

Minimum Payroll applicable in accordance with Basic Manual Rule 2-E-1 - "Executive Officers".....	\$300
---	-------

Per Passenger Seat Surcharge--In accordance with the footnote instructions for classification

Code 7421 the surcharge is.....	maximum surcharge per aircraft	\$1,000
	per passenger seat	\$100

Premium Determination for Partners and Sole Proprietors in accordance with Basic Manual Rule 2-E-3	\$31,900
--	----------

Terrorism Rate per \$100 of payroll	\$	0.02
Catastrophe (other than Certified Acts of Terrorism)	\$	0.02

Premium Discount Percentages (See Basic Manual Rule VII-D). The following premium discounts are applicable to Standard Premiums:

First	\$10,000		
Next	190,000	"a"	9.1%
Next	1,550,000	"b"	11.3
Over	1,750,000	"c"	12.3

United States Longshore and Harbor Workers' Compensation Coverage Percentage applicable only in connection with Rule 3-A-4 "U.S. Longshore and Harbor Workers' Compensation Act" of the Basic Manual.....

86%

(Multiply rate by a factor of 1.86)

Effective September 1, 2008

Code 1005:	Includes a non-ratable disease element of \$5.43. (For coverage written separately for federal benefits only, \$3.58. For coverage written separately for state benefits only, \$1.85.)
Code 1016:	Includes a non-ratable disease element of \$21.70. (For coverage written separately for federal benefits only, \$14.30. For coverage written separately for state benefits only, \$7.40.) It includes a catastrophe loading of \$0.13. Refer to the Manual of Underground Coal Mine Rules, Classifications, and Rates for the rules applicable to the use of this classification code.
Code 6702:	Rate and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class rate and elr each x 1.215.
Code 6703:	Rate and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class rate x 2.175 and elr x 2.032.
Code 6704:	Rate and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class rate and elr each x 1.35.
Code 7409:	The ELR on the rate page is based on payroll subject to a maximum of \$750 per week per employee. Payroll is subject to a maximum of \$600 per week per employee effective January 1, 2005. An ELR of 7.71 should be applied to policies with effective dates on or after January 1, 2005 (\$600 payroll limitation). An ELR of 15.43 should be applied to policies with effective dates prior to January 1, 2005 (\$300 payroll limitation).
Code 7420:	Payroll is subject to a maximum of \$750 per week per employee effective July 1, 2008. The ELR on the rate page should be applied to policies with effective dates on or after July 1, 2008 (\$750 payroll limitation). An ELR of 7.71 should be applied to policies with effective dates prior to July 1, 2008 (\$600 payroll limitation). An ELR of 5.65 should be applied to policies with effective dates prior to July 1, 2006 (uncapped payroll).
Code 8018:	See Arkansas Special Classification for Warehousing-groceries exclusively.
Code 8833:	The ex-medical rate for this classification is \$0.50. A charge of \$0.17 is to be added to this rate whenever this class is applied to a hospital or sanitarium specializing in the treatment of tuberculosis. Apply to the Rating Organization having jurisdiction for the appropriate loading when this class is applied to a General Hospital operating a tubercular ward or department.
Code 9040:	The ex-medical rate for this classification is \$1.85. A charge of \$0.17 is to be added to this rate whenever this class is applied to a hospital or sanitarium specializing in the treatment of tuberculosis. Apply to the Rating Organization having jurisdiction for the appropriate loading when this class is applied to a General Hospital operating a tubercular ward or department.

N This code is part of a ratable / non-ratable group shown below. The statistical non-ratable code and corresponding advisory pure premium are applied in addition to the basic classification when determining premium.

<u>Class Code</u>	<u>Non-Ratable Element Code</u>	<u>Class Code</u>	<u>Non-Ratable Element Code</u>
4771	0771	7431	7453
7405	7445		

MISCELLANEOUS VALUES

Basis of Premium applicable in accordance with the footnote instructions for Code:

7370 -- "Taxicab Company":	
Employee operated vehicles.....	\$48,893
Leased or rented vehicles.....	\$32,595

7420--"Aviation - Aerial Application, Seeding, Herding, or Scintillometer Surveying - Flying Crew"	
Maximum payroll per week per employee.....	\$750
Expense constant.....	\$220

Maximum Payroll applicable in accordance with Basic Manual Rule 2-E-1-- "Executive Officers" and the Basic Manual footnote instructions for Code 9178--"Athletic Team: Non-Contact Sports," Code 9179-- "Athletic Team: Contact Sports", and Code 9186--"Carnival-Traveling".....	\$2,500
---	---------

Minimum Payroll applicable in accordance with Basic Manual Rule 2-E-1 -- "Executive Officers".....	\$300
--	-------

Per Passenger Seat Surcharge--In accordance with the footnote instructions for classification Code 7421 the surcharge is..... maximum surcharge per aircraft per passenger seat	\$1,000 \$100
---	------------------

Premium Determination for Partners and Sole Proprietors in accordance with Basic Manual Rule 2-E-3	\$31,900
--	----------

Terrorism Rate per \$100 of payroll	\$ 0.02
Catastrophe (other than Certified Acts of Terrorism)	\$ 0.02

Premium Discount Percentages (See Basic Manual Rule VII-D). The following premium discounts are applicable to Standard Premiums:

First	\$10,000		
Next	190,000	"a"	9.1%
Next	1,550,000	"b"	11.3
Over	1,750,000	"c"	12.3

United States Longshore and Harbor Workers' Compensation Coverage Percentage applicable only in connection with Rule 3-A-4 "U.S. Longshore and Harbor Workers' Compensation Act" of the Basic Manual.....	86%
(Multiply rate by a factor of 1.86)	

Effective September 1, 2008

Code 1005:	Includes a non-ratable disease element of \$5.16. (For coverage written separately for federal benefits only, \$3.40. For coverage written separately for state benefits only, \$1.76.)
Code 1016:	Includes a non-ratable disease element of \$20.61. (For coverage written separately for federal benefits only, \$13.58. For coverage written separately for state benefits only, \$7.03.) It includes a catastrophe loading of \$0.13. Refer to the Manual of Underground Coal Mine Rules, Classifications, and Rates for the rules applicable to the use of this classification code.
Code 6702:	Rate and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class rate and elr each x 1.215.
Code 6703:	Rate and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class rate x 2.175 and elr x 2.032.
Code 6704:	Rate and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class rate and elr each x 1.35.
Code 7409:	The ELR on the rate page is based on payroll subject to a maximum of \$750 per week per employee. Payroll is subject to a maximum of \$600 per week per employee effective January 1, 2005. An ELR of 7.71 should be applied to policies with effective dates on or after January 1, 2005 (\$600 payroll limitation). An ELR of 15.43 should be applied to policies with effective dates prior to January 1, 2005 (\$300 payroll limitation).
Code 7420:	Payroll is subject to a maximum of \$750 per week per employee effective July 1, 2008. The ELR on the rate page should be applied to policies with effective dates on or after July 1, 2008 (\$750 payroll limitation). An ELR of 7.71 should be applied to policies with effective dates prior to July 1, 2008 (\$600 payroll limitation). An ELR of 5.65 should be applied to policies with effective dates prior to July 1, 2006 (uncapped payroll).
Code 8018:	See Arkansas Special Classification for Warehousing-groceries exclusively.
Code 8833:	The ex-medical rate for this classification is \$0.47. A charge of \$0.16 is to be added to this rate whenever this class is applied to a hospital or sanitarium specializing in the treatment of tuberculosis. Apply to the Rating Organization having jurisdiction for the appropriate loading when this class is applied to a General Hospital operating a tubercular ward or department.
Code 9040:	The ex-medical rate for this classification is \$1.76. A charge of \$0.16 is to be added to this rate whenever this class is applied to a hospital or sanitarium specializing in the treatment of tuberculosis. Apply to the Rating Organization having jurisdiction for the appropriate loading when this class is applied to a General Hospital operating a tubercular ward or department.

N This code is part of a ratable / non-ratable group shown below. The statistical non-ratable code and corresponding advisory pure premium are applied in addition to the basic classification when determining premium.

<u>Class Code</u>	<u>Non-Ratable Element Code</u>	<u>Class Code</u>	<u>Non-Ratable Element Code</u>
4771	0771	7431	7453
7405	7445		

MISCELLANEOUS VALUES

Basis of Premium applicable in accordance with the footnote instructions for Code:

7370 -- "Taxicab Company":

Employee operated vehicles.....	\$48,893
Leased or rented vehicles.....	\$32,595

7420--"Aviation - Aerial Application, Seeding, Herding, or Scintillometer Surveying - Flying Crew"

Maximum payroll per week per employee.....	\$750
--	-------

Expense constant.....	\$220
-----------------------	-------

Maximum Payroll applicable in accordance with Basic Manual Rule 2-E-1-- "Executive Officers" and the Basic Manual footnote instructions for Code 9178--"Athletic Team: Non-Contact Sports,"

Code 9179-- "Athletic Team: Contact Sports", and Code 9186--"Carnival-Traveling".....	\$2,500
---	---------

Minimum Payroll applicable in accordance with Basic Manual Rule 2-E-1 -- "Executive Officers".....	\$300
--	-------

Per Passenger Seat Surcharge--In accordance with the footnote instructions for classification

Code 7421 the surcharge is.....	maximum surcharge per aircraft	\$1,000
	per passenger seat	\$100

Premium Determination for Partners and Sole Proprietors in accordance with Basic Manual Rule 2-E-3	\$31,900
--	----------

Terrorism Rate per \$100 of payroll	\$	0.02
Catastrophe (other than Certified Acts of Terrorism)	\$	0.02

Premium Discount Percentages (See Basic Manual Rule VII-D). The following premium discounts are applicable to Standard Premiums:

First	\$10,000		
Next	190,000	"a"	9.1%
Next	1,550,000	"b"	11.3
Over	1,750,000	"c"	12.3

United States Longshore and Harbor Workers' Compensation Coverage Percentage applicable only in connection with Rule 3-A-4 "U.S. Longshore and Harbor Workers' Compensation Act" of the Basic Manual.....

86%

(Multiply rate by a factor of 1.86)

Effective September 1, 2008

Code 1005:	Includes a non-ratable disease element of \$4.62. (For coverage written separately for federal benefits only, \$3.05. For coverage written separately for state benefits only, \$1.57.)
Code 1016:	Includes a non-ratable disease element of \$18.45. (For coverage written separately for federal benefits only, \$12.16. For coverage written separately for state benefits only, \$6.29.) It includes a catastrophe loading of \$0.11. Refer to the Manual of Underground Coal Mine Rules, Classifications, and Rates for the rules applicable to the use of this classification code.
Code 6702:	Rate and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class rate and elr each x 1.215.
Code 6703:	Rate and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class rate x 2.175 and elr x 2.032.
Code 6704:	Rate and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class rate and elr each x 1.35.
Code 7409:	The ELR on the rate page is based on payroll subject to a maximum of \$750 per week per employee. Payroll is subject to a maximum of \$600 per week per employee effective January 1, 2005. An ELR of 7.71 should be applied to policies with effective dates on or after January 1, 2005 (\$600 payroll limitation). An ELR of 15.43 should be applied to policies with effective dates prior to January 1, 2005 (\$300 payroll limitation).
Code 7420:	Payroll is subject to a maximum of \$750 per week per employee effective July 1, 2008. The ELR on the rate page should be applied to policies with effective dates on or after July 1, 2008 (\$750 payroll limitation). An ELR of 7.71 should be applied to policies with effective dates prior to July 1, 2008 (\$600 payroll limitation). An ELR of 5.65 should be applied to policies with effective dates prior to July 1, 2006 (uncapped payroll).
Code 8018:	See Arkansas Special Classification for Warehousing-groceries exclusively.
Code 8833:	The ex-medical rate for this classification is \$0.43. A charge of \$0.14 is to be added to this rate whenever this class is applied to a hospital or sanitarium specializing in the treatment of tuberculosis. Apply to the Rating Organization having jurisdiction for the appropriate loading when this class is applied to a General Hospital operating a tubercular ward or department.
Code 9040:	The ex-medical rate for this classification is \$1.57. A charge of \$0.14 is to be added to this rate whenever this class is applied to a hospital or sanitarium specializing in the treatment of tuberculosis. Apply to the Rating Organization having jurisdiction for the appropriate loading when this class is applied to a General Hospital operating a tubercular ward or department.

N This code is part of a ratable / non-ratable group shown below. The statistical non-ratable code and corresponding advisory pure premium are applied in addition to the basic classification when determining premium.

<u>Class Code</u>	<u>Non-Ratable Element Code</u>	<u>Class Code</u>	<u>Non-Ratable Element Code</u>
4771	0771	7431	7453
7405	7445		

MISCELLANEOUS VALUES

Basis of Premium applicable in accordance with the footnote instructions for Code:

7370 -- "Taxicab Company":	
Employee operated vehicles.....	\$48,893
Leased or rented vehicles.....	\$32,595
7420--"Aviation - Aerial Application, Seeding, Herding, or Scintillometer Surveying - Flying Crew"	
Maximum payroll per week per employee.....	\$750
Expense constant.....	\$220
Maximum Payroll applicable in accordance with Basic Manual Rule 2-E-1-- "Executive Officers" and the Basic Manual footnote instructions for Code 9178--"Athletic Team: Non-Contact Sports," Code 9179-- "Athletic Team: Contact Sports", and Code 9186--"Carnival-Traveling".....	\$2,500
Minimum Payroll applicable in accordance with Basic Manual Rule 2-E-1 -- "Executive Officers".....	\$300
Per Passenger Seat Surcharge--In accordance with the footnote instructions for classification Code 7421 the surcharge is..... maximum surcharge per aircraft per passenger seat	\$1,000 \$100
Premium Determination for Partners and Sole Proprietors in accordance with Basic Manual Rule 2-E-3	\$31,900
Terrorism Rate per \$100 of payroll	\$ 0.02
Catastrophe (other than Certified Acts of Terrorism)	\$ 0.02

Premium Discount Percentages (See Basic Manual Rule VII-D). The following premium discounts are applicable to Standard Premiums:

First	\$10,000		
Next	190,000	"a"	9.1%
Next	1,550,000	"b"	11.3
Over	1,750,000	"c"	12.3

United States Longshore and Harbor Workers' Compensation Coverage Percentage applicable only in connection with Rule 3-A-4 "U.S. Longshore and Harbor Workers' Compensation Act" of the Basic Manual.....
(Multiply rate by a factor of 1.86)

86%

Effective September 1, 2008

Code 1005:	Includes a non-ratable disease element of \$4.08. (For coverage written separately for federal benefits only, \$2.69. For coverage written separately for state benefits only, \$1.39.)
Code 1016:	Includes a non-ratable disease element of \$16.28. (For coverage written separately for federal benefits only, \$10.73. For coverage written separately for state benefits only, \$5.55.) It includes a catastrophe loading of \$0.10. Refer to the Manual of Underground Coal Mine Rules, Classifications, and Rates for the rules applicable to the use of this classification code.
Code 6702:	Rate and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class rate and elr each x 1.215.
Code 6703:	Rate and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class rate x 2.175 and elr x 2.032.
Code 6704:	Rate and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class rate and elr each x 1.35.
Code 7409:	The ELR on the rate page is based on payroll subject to a maximum of \$750 per week per employee. Payroll is subject to a maximum of \$600 per week per employee effective January 1, 2005. An ELR of 7.71 should be applied to policies with effective dates on or after January 1, 2005 (\$600 payroll limitation). An ELR of 15.43 should be applied to policies with effective dates prior to January 1, 2005 (\$300 payroll limitation).
Code 7420:	Payroll is subject to a maximum of \$750 per week per employee effective July 1, 2008. The ELR on the rate page should be applied to policies with effective dates on or after July 1, 2008 (\$750 payroll limitation). An ELR of 7.71 should be applied to policies with effective dates prior to July 1, 2008 (\$600 payroll limitation). An ELR of 5.65 should be applied to policies with effective dates prior to July 1, 2006 (uncapped payroll).
Code 8018:	See Arkansas Special Classification for Warehousing-groceries exclusively.
Code 8833:	The ex-medical rate for this classification is \$0.38. A charge of \$0.13 is to be added to this rate whenever this class is applied to a hospital or sanitarium specializing in the treatment of tuberculosis. Apply to the Rating Organization having jurisdiction for the appropriate loading when this class is applied to a General Hospital operating a tubercular ward or department.
Code 9040:	The ex-medical rate for this classification is \$1.39. A charge of \$0.13 is to be added to this rate whenever this class is applied to a hospital or sanitarium specializing in the treatment of tuberculosis. Apply to the Rating Organization having jurisdiction for the appropriate loading when this class is applied to a General Hospital operating a tubercular ward or department.

N This code is part of a ratable / non-ratable group shown below. The statistical non-ratable code and corresponding advisory pure premium are applied in addition to the basic classification when determining premium.

<u>Class Code</u>	<u>Non-Ratable Element Code</u>	<u>Class Code</u>	<u>Non-Ratable Element Code</u>
4771	0771	7431	7453
7405	7445		

MISCELLANEOUS VALUES

Basis of Premium applicable in accordance with the footnote instructions for Code:

7370 -- "Taxicab Company":	
Employee operated vehicles.....	\$48,893
Leased or rented vehicles.....	\$32,595

7420--"Aviation - Aerial Application, Seeding, Herding, or Scintillometer Surveying - Flying Crew"	
Maximum payroll per week per employee.....	\$750
Expense constant.....	\$220

Maximum Payroll applicable in accordance with Basic Manual Rule 2-E-1-- "Executive Officers" and the Basic Manual footnote instructions for Code 9178--"Athletic Team: Non-Contact Sports," Code 9179-- "Athletic Team: Contact Sports", and Code 9186--"Carnival-Traveling".....	\$2,500
---	---------

Minimum Payroll applicable in accordance with Basic Manual Rule 2-E-1 -- "Executive Officers".....	\$300
--	-------

Per Passenger Seat Surcharge--In accordance with the footnote instructions for classification Code 7421 the surcharge is..... maximum surcharge per aircraft per passenger seat.....	\$1,000 \$100
--	------------------

Premium Determination for Partners and Sole Proprietors in accordance with Basic Manual Rule 2-E-3	\$31,900
--	----------

Terrorism Rate per \$100 of payroll	\$ 0.02
Catastrophe (other than Certified Acts of Terrorism)	\$ 0.02

Premium Discount Percentages (See Basic Manual Rule VII-D). The following premium discounts are applicable to Standard Premiums:

First	\$10,000		
Next	190,000	"a"	9.1%
Next	1,550,000	"b"	11.3
Over	1,750,000	"c"	12.3

United States Longshore and Harbor Workers' Compensation Coverage Percentage applicable only in connection with Rule 3-A-4 "U.S. Longshore and Harbor Workers' Compensation Act" of the Basic Manual..... 86%
(Multiply rate by a factor of 1.86)

SERFF Tracking Number: CHUB-125759665 State: Arkansas
First Filing Company: Chubb Indemnity Insurance Company, ... State Tracking Number: EFT \$25
Company Tracking Number: 08-C-22-RR
TOI: 16.0 Workers Compensation Sub-TOI: 16.0000 WC Sub-TOI Combinations
Product Name: Workers' Compensation
Project Name/Number: Terrorism and Catastrophe/08-C-22-RR

Supporting Document Schedules

		Review Status:	
Satisfied -Name:	Uniform Transmittal Document-Property & Casualty	Approved	08/04/2008

Comments:

Attachment:

Trans Form.pdf

		Review Status:	
Satisfied -Name:	NAIC Loss Cost Filing Document for Workers' Compensation	Approved	08/04/2008

Comments:

Not Applicable

		Review Status:	
Satisfied -Name:	NAIC loss cost data entry document	Approved	08/04/2008

Comments:

Not Applicable

		Review Status:	
Satisfied -Name:	Actuarial Memorandum	Approved	08/04/2008

Comments:

Attachment:

Act Memo.pdf

Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only <table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td colspan="2">a. Date the filing is received:</td></tr> <tr><td colspan="2">b. Analyst:</td></tr> <tr><td colspan="2">c. Disposition:</td></tr> <tr><td colspan="2">d. Date of disposition of the filing:</td></tr> <tr><td colspan="2">e. Effective date of filing:</td></tr> <tr> <td style="width: 60%;">New Business</td> <td></td> </tr> <tr> <td>Renewal Business</td> <td></td> </tr> <tr><td colspan="2">f. State Filing #:</td></tr> <tr><td colspan="2">g. SERFF Filing #:</td></tr> <tr> <td>h. Subject Codes</td> <td></td> </tr> </table>	a. Date the filing is received:		b. Analyst:		c. Disposition:		d. Date of disposition of the filing:		e. Effective date of filing:		New Business		Renewal Business		f. State Filing #:		g. SERFF Filing #:		h. Subject Codes	
a. Date the filing is received:																					
b. Analyst:																					
c. Disposition:																					
d. Date of disposition of the filing:																					
e. Effective date of filing:																					
New Business																					
Renewal Business																					
f. State Filing #:																					
g. SERFF Filing #:																					
h. Subject Codes																					

3. Group Name	Group NAIC #
Chubb Group of Insurance Companies	038

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
Federal Insurance Company	Indiana	20281	13-1963496	
Vigilant Insurance Company	New York	20397	13-1963495	
Great Northern Insurance Company	Indiana	20303	41-0729473	
Pacific Indemnity Company	Wisconsin	20346	95-1078160	
Chubb Indemnity Insurance Company	New York	12777	22-3201862	

5. Company Tracking Number	08-C-22-RR
-----------------------------------	-------------------

Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6. Name and address	Title	Telephone #s	FAX #	e-mail
Jane G. Gutman	Manager	(908) 572-4422	(908) 572-4820	jgutman@chubb.com

7. Signature of authorized filer	<i>Jane G. Gutman</i>
8. Please print name of authorized filer	Jane G. Gutman

Filing information (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)	Workers' Compensation
10. Sub-Type of Insurance (Sub-TOI)	
11. State Specific Product code(s) (if applicable)[See State Specific Requirements]	
12. Company Program Title (Marketing title)	
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input checked="" type="checkbox"/> Other (give description) Adoption of NCCI's loss cost

14. Effective Date(s) Requested	New: 9/1/08	Renewal: 9/1/08
15. Reference Filing?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
16. Reference Organization (if applicable)	NCCI	
17. Reference Organization # & Title	Countrywide Item B-1407 Catastrophe Provisions Miscellaneous Values, Rules and Statistical Codes	
18. Company's Date of Filing	8/5/08	
19. Status of filing in domicile	<input checked="" type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved	

Property & Casualty Transmittal Document—

20. This filing transmittal is part of Company Tracking #	Not Applicable
--	----------------

21. Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
--

NCCI has filed and received approval for Miscellaneous Values concerning Catastrophe provisions in Arkansas. In the Countrywide Item B-1407 "Catastrophe Provisions Miscellaneous Values, Rules and Statistical Codes", a loss cost of \$0.01 per \$100 of payroll was approved for Terrorism and a loss cost of \$0.01 was approved for Catastrophe (other than Certified Acts of Terrorism) in Arkansas.

We intend to adopt the loss costs with our currently approved multiplier in Federal (1.667). The resulting Terrorism rate of \$0.02 per \$100 of payroll and Catastrophe rate of \$0.02 per \$100 of payroll is not subject to further rating modifications and will be applicable in all companies.

We would like this filing to be effective 9/1/08.

22. Filing Fees (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]

Check #: Filing EFT via SERFF
Amount:

Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.

*****Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)**

CHUBB GROUP OF INSURANCE COMPANIES
Arkansas Workers' Compensation

Actuarial Memorandum

Federal Insurance Company
Vigilant Insurance Company
Great Northern Insurance Company
Pacific Indemnity Company
Chubb Indemnity Insurance Company

This memorandum outlines the workers' compensation Terrorism and Catastrophe (other than Certified Acts of Terrorism) filing for the Chubb Group of Insurance Companies. A loss cost of \$0.01 per \$100 of payroll was approved for Terrorism and a loss cost of \$0.01 was approved for Catastrophe (other than Certified Acts of Terrorism) in Arkansas in the NCCI Countrywide Item B-1407 "Catastrophe Provisions Miscellaneous Values, Rules and Statistical Codes."

We intend to adopt the loss costs with our currently approved multiplier in Federal (1.667). This would result in a rate of \$0.02 per \$100 of payroll for Terrorism and \$0.02 per \$100 of payroll for Catastrophe (other than Certified Acts of Terrorism), and we would like them to be applicable to each of our writing companies. We are requesting an effective date of 9/1/08 for this filing.